

Pennsylvania IOLTA Board

Bank of America Surplus Distribution Grant Program Guidelines

Funding Category: Foreclosure Prevention Legal Assistance (FPLA)

Eligible Applicants: Legal aid organizations (PLAN and non-PLAN) that currently receive a grant from the PA IOLTA Board

Total Amount Allocated: \$3,000,000

Amount Allocated for 2017-18: \$1,000,000

Geographic Allocation for 2017-18: See attached.

Eligible Activities:

Eligible representation includes foreclosure defense, tangled title matters and legal services to victims of land installment contracts and other predatory lending scams.

Priority will be given to:

- Proposals to provide extended representation (see Level of Service definitions below).
- Proposals that target low-income communities that have experienced or are experiencing a high rate of foreclosure activity within the counties listed below.
- Proposals to serve seniors, minorities, rural residents, and/or non-English speaking persons.

Targeted counties having the highest rates of Act 91 Notices and Foreclosure Filings per capita based on a 3-year rolling average:

Adams County
Beaver County
Berks County
Bucks County
Carbon County
Dauphin County
Delaware County
Franklin County
Lackawanna County
Lawrence County
Lehigh County
Luzerne County

Monroe County
Montgomery County
Northampton County
Perry County
Philadelphia County
Pike County
Schuylkill County
Sullivan County
Wayne County
Wyoming County
York County

Data Collection by the National Association of IOLTA Programs (NAIP)

By submitting an application under this category, the applicant agrees to collect and report to the Pennsylvania IOLTA Board data including, but not limited to, the number of foreclosures prevented, the number of individuals in a household that benefited from the grant-funded activity and, within that gross number, the number of those falling within the following categories:

1. Elderly (60+)
2. Children (< 18 yrs-old)
3. Veterans

Level of Service - standard definitions:

An *Extended Representation* case is defined as a case the grantee closed through negotiated settlement without litigation, negotiated settlement with litigation, administrative agency decision or court decision.

A *Brief Service* case is defined as a case in which the grantee took limited action(s) on behalf of an eligible client that addressed the client's legal problem. Examples include: communications by letter, telephone or other means to a third party; preparation of a simple legal document such as a routine will or power of attorney; or legal assistance to a pro se client that involves assistance with preparation of court or other legal documents.

An *Advice Only* case is defined as a case in which the grantee provided legal advice to an eligible client (e.g., the advocate ascertained and reviewed relevant facts, exercised judgment in interpreting the particular facts presented by the client and in applying the relevant law to the facts presented, and counseled the client concerning his or her legal problem). Referrals may not be counted as Advice Only cases.

Grant Applications

Grant applications will be made available for this funding opportunity on Tuesday, November 15, 2016 and will be due to the PA IOLTA Board on Friday, December 16, 2016.

Grant Use Provisions and Client Eligibility

Clients must be income-eligible. IOLTA Grant Use Provisions apply. They are available on our website at the following link:

[https://www.paiolta.org/wp-content/uploads/2016/06/Attachmen -D 2016-2017.pdf](https://www.paiolta.org/wp-content/uploads/2016/06/Attachmen-D-2016-2017.pdf)

Contact

Questions regarding this funding opportunity should be directed to Stephanie Libhart, PA IOLTA Board Executive Director, at Stephanie.Libhart@pacourts.us or (717) 238-2002.

Bank of America Surplus Distribution Grant Program
Foreclosure Prevention Legal Assistance - PLAN & non-PLAN
2017-18
Year 1 of 3

		<u>Act 91</u> <u>Notices</u> <u>3-year</u> <u>average</u>	<u>By Zone</u>		<u>FPLA</u> <u>\$1,000,000</u> <u>3-years</u>
Philadelphia	Philadelphia County, Pennsylvania	7,149	7,149	17.0%	\$ 170,291
Southeastern	Bucks County, Pennsylvania	2,195			
	Chester County, Pennsylvania	1,414			
	Delaware County, Pennsylvania	2,418			
	Montgomery County, Pennsylvania	2,545	8,572	20.4%	\$ 204,197
South Central	Adams County, Pennsylvania	334			
	Bedford County, Pennsylvania	137			
	Berks County, Pennsylvania	1,490			
	Blair County, Pennsylvania	334			
	Centre County, Pennsylvania	209			
	Clearfield County, Pennsylvania	156			
	Cumberland County, Pennsylvania	605			
	Dauphin County, Pennsylvania	843			
	Franklin County, Pennsylvania	410			
	Fulton County, Pennsylvania	32			
	Huntingdon County, Pennsylvania	74			
	Juniata County, Pennsylvania	36			
	Lancaster County, Pennsylvania	1,165			
	Lebanon County, Pennsylvania	369			
	Mifflin County, Pennsylvania	123			
	Perry County, Pennsylvania	145			
	Schuylkill County, Pennsylvania	564			
	York County, Pennsylvania	1,649	8,673	20.7%	\$ 206,611
Northeastern	Bradford County, Pennsylvania	113			
	Carbon County, Pennsylvania	392			
	Clinton County, Pennsylvania	103			
	Columbia County, Pennsylvania	149			
	Lackawanna County, Pennsylvania	724			
	Lehigh County, Pennsylvania	1,377			
	Luzerne County, Pennsylvania	1,166			
	Lycoming County, Pennsylvania	261			
	Monroe County, Pennsylvania	1,550			
	Montour County, Pennsylvania	43			
	Northampton County, Pennsylvania	1,215			
	Northumberland County, Pennsylvania	236			
	Pike County, Pennsylvania	599			

	Snyder County, Pennsylvania	60			
	Sullivan County, Pennsylvania	16			
	Susquehanna County, Pennsylvania	123			
	Tioga County, Pennsylvania	50			
	Union County, Pennsylvania	51			
	Wayne County, Pennsylvania	202			
	Wyoming County, Pennsylvania	90	8,519	20.3%	\$ 202,935
Northwestern	Cameron County, Pennsylvania	5			
	Crawford County, Pennsylvania	178			
	Elk County, Pennsylvania	46			
	Erie County, Pennsylvania	611			
	Forest County, Pennsylvania	16			
	McKean County, Pennsylvania	43			
	Mercer County, Pennsylvania	300			
	Potter County, Pennsylvania	24			
	Venango County, Pennsylvania	101			
	Warren County, Pennsylvania	66	1,390	3.3%	\$ 33,120
Southwestern	Allegheny County, Pennsylvania	3,382			
	Armstrong County, Pennsylvania	165			
	Beaver County, Pennsylvania	540			
	Butler County, Pennsylvania	372			
	Cambria County, Pennsylvania	304			
	Clarion County, Pennsylvania	70			
	Fayette County, Pennsylvania	309			
	Greene County, Pennsylvania	85			
	Indiana County, Pennsylvania	181			
	Jefferson County, Pennsylvania	68			
	Lawrence County, Pennsylvania	341			
	Somerset County, Pennsylvania	173			
	Washington County, Pennsylvania	618			
	Westmoreland County, Pennsylvania	1,069	7,676	18.3%	\$ 182,845
				100.0%	\$1,000,000

Highlighted counties have the highest 3-year average of Act 91 Notices and foreclosure filings per capita.